

The complaint

Mr G complains about how Skipton Building Society dealt with an Individual Savings Account (ISA) transfer application.

What happened

Mr G opened a new ISA with a business I will call "C" in August 2024. He says he asked C to request the transfer of his existing ISA from Skipton in August 2024 but there were problems. In summary Mr G says Skipton said that it didn't receive C's application requests. Mr G later made a transfer himself successfully on 13 September 2024. He would like compensation for the difference in interest rates between the two accounts as well as compensation for his time in dealing with the issue.

Skipton says the problem was caused by a dash inserted into account details which meant it couldn't make the transfer or link the details to Mr G. It says those details were provided by C and it wasn't responsible for those details. Skipton has apologised for not telling Mr G that may have been the problem.

Mr G brought his complaint to us and our investigator didn't uphold it. The investigator didn't think Skipton was responsible for the incorrect account details and thought it had fairly apologised for not telling Mr G that may have been the problem. In any event the investigator thought the ISA transfer had been made with the recommended time period of 15 working days.

Mr G doesn't accept that view.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so I have come to the conclusion that I don't uphold this complaint.

I am satisfied that Skipton was not responsible for the account information provided by C. And I don't think Skipton made a mistake or acted unfairly by not being able to trace Mr G's account in those circumstances. It follows that I can't fairly direct Skipton to pay any interest difference between the two accounts or pay compensation for any distress or inconvenience caused to Mr G.

In any event I can see that when Skipton received the correct account details it made the transfer which was made within recommended time limits.

I can see that Skipton accepts it could have told Mr G that the problem may have been caused by incorrect account details. I am satisfied that Skipton has fairly apologised for that mistake, and I don't consider that justifies compensation as the transfer was subsequently made correctly within the recommended time period.

Overall, I can't conclude Skipton made a mistake when it relied on others providing accurate

as well as correct information.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 17 December 2025.

David Singh
Ombudsman